



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Crane, LLC

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Laura M. Egerman (LE-8250)

In Re:

**Angel V. Saguay and
Marcelina A. Zuniga,**

Debtors.

**Order Filed on September 16, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

CASE NO.: 15-32892-VFP

CHAPTER 13

JUDGE: Vincent F. Papalia

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page, number two (2), is hereby **ORDERED**.

DATED: September 16, 2019

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Debtors: Angel V. Saguay and Marcelina A. Zuniga

Case No: 15-32892-VFP

Caption of Order: **Order Approving Loan Modification**

THIS MATTER having been brought to the Court on the motion of Laura M. Egerman, Esq., on behalf of Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1 seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and the parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.*
2. IT IS ORDERED that, if pre-petition arrears are capitalized into the loan modification, Secured Creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. IT IS ORDERED that, if post-petition arrears are capitalized into the loan modification, Secured Creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of the Amended Post-Petition Order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. IT IS FURTHER ORDERED that Debtor shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

*on the terms set forth on the Loan Modification Agreement submitted with the Motion.